**Section 366.505 D4 Factor (Basement Backups)**

D4 is a factor that represents the frequency of basement flooding. D4 is calculated as follows: (frequency of basement flooding) x (average number of basements affected) = D4.

a) The frequency of basement flooding element will be calculated as follows:

|  |  |  |
| --- | --- | --- |
| 0 times per year | = | 1.00 |
| 1-5 times per year | = | 1.01 |
| 6-10 times per year | = | 1.02 |
| 11-15 times per year | = | 1.03 |
| 16-20 times per year | = | 1.04 |
| > 20 times per year | = | 1.05 |

b) The number of basements affected will be calculated as follows using the average number of basements affected by storm events during the previous year:

|  |  |  |
| --- | --- | --- |
| 0 basements | = | 1.0 |
| 1-10 basements | = | 1.1 |
| 11-25 basements | = | 1.2 |
| 26-50 basements | = | 1.3 |
| 51-100 basements | = | 1.4 |
| > 100 basements | = | 1.5 |